EVERFI MODULE 3 – BUDGETING QUESTIONS WITH CORRECT ANSWERS

Which of the following is NOT a good way to track your spending?

- In your head
- Notebook and pencil
- Envelope method
- Online software or app CORRECT ANSWER in your head

What should be considered when setting a budget? CORRECT ANSWER Needs, wants, and savings

Which choice or choices best describes the purpose of an emergency fund?

- An emergency fund prepares you for unexpected expenses.
- An emergency fund keeps you from borrowing money from friends and family.
- An emergency fund removes the worry about expenses not in the budget.
- All of the above are good reasons to have an emergency fund. CORRECT ANSWER All of the above are good reasons to have an emergency fund.

Which of the following statements is TRUE?

- Recurring expenses don't need to be planned for because they rarely happen.
- Recurring expenses are expenses that occur every month.
- Recurring expenses should be planned for after looking at your wants.
- None of the above CORRECT ANSWER Recurring expenses are expenses that occur every month.

Which of the following expenses would be a good reason to spend money from an emergency fund?

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Ohio. Department of Youth Services

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